

Exhibit B

EX. B to Aamoth
(Alphabetically by Last Name of 9/11 Decedent)

	DECEDENT First Name	DECEDENT Middle Name	DECEDENT Last Name	Suffix Name	Economic Damage Amount	Non-Economic Damage Amount	TOTAL Damage Amount
1.	Gordon	McCannel	Aamoth	Jr.		\$2,000,000	\$2,000,000
2.	(Lt.) Brian	G.	Ahearn			\$2,000,000	\$2,000,000
3.	Arlene	T.	Babakitis			\$2,000,000	\$2,000,000
4.	Vivian		Casaldue			\$2,000,000	\$2,000,000
5.	Charles		Costello	Jr.	\$1,302,063	\$2,000,000	\$3,302,063
6.	Tara		Debek		\$3,076,174	\$2,000,000	\$5,076,174
7.	Jose		Depena			\$2,000,000	\$2,000,000
8.	Sandra	N.	Foster			\$2,000,000	\$2,000,000
9.	Michelle	H.	Goldstein			\$2,000,000	\$2,000,000
TOTALS					\$4,378,237	\$18,000,000	\$22,378,237

Exhibit B-1

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Charles Costello, Jr.**

January 4, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **August 18, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Charles Costello, Jr.

	<u>Present Value</u>
Present Value of Lost Earnings	\$948,092
Present Value of Retirement Benefits	353,971
Present Value of Lost Replacement Services	0
Total	<u><u>\$1,302,063</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
59,232	3.0%	12.950%	2,433	6.29-18.26%

Exhibit 2a. Present Value of Lost Earnings
Mr. Charles Costello, Jr.
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	46	0.31	1.00000	\$18,163	\$746	\$0	(\$2,352)	(\$994)	\$15,563	\$15,563
2002	47	1.31	1.03984	61,592	2,530	(1,675)	(7,737)	(3,270)	51,440	51,440
2003	48	2.31	1.03786	63,924	2,625	(1,738)	(8,030)	(3,394)	53,388	53,388
2004	49	3.31	1.03588	66,217	2,720	(1,800)	(8,318)	(3,516)	55,303	55,303
2005	50	4.31	1.03391	68,463	2,812	(1,861)	(8,600)	(5,408)	55,405	55,405
2006	51	5.31	1.03194	70,650	2,902	(1,921)	(8,875)	(5,581)	57,175	57,175
2007	52	6.31	1.03000	72,769	2,989	(1,978)	(9,141)	(5,748)	58,890	58,890
2008	53	7.31	1.03000	74,952	3,078	(2,038)	(9,415)	(5,920)	60,657	60,657
2009	54	8.31	1.03000	77,201	3,171	(2,099)	(9,698)	(6,098)	62,477	62,477
2010	55	9.31	1.03000	79,517	3,266	(2,162)	(9,988)	(6,281)	64,351	64,351
2011	56	10.31	1.03000	81,902	3,364	(2,227)	(10,288)	(8,556)	64,195	64,195
2012	57	11.31	1.03000	84,359	3,465	(2,294)	(10,597)	(8,813)	66,121	66,121
2013	58	12.31	1.03000	86,890	3,569	(2,362)	(10,915)	(9,077)	68,104	68,104
2014	59	13.31	1.03000	89,497	3,676	(2,433)	(11,242)	(13,802)	65,695	65,695
2015	60	14.31	1.03000	92,182	3,786	(2,506)	(11,579)	(14,216)	67,666	67,666
2016	61	15.31	1.03000	94,947	3,900	(2,581)	(11,927)	(14,643)	69,696	69,696
2017	62	15.47	1.03000	16,300	669	(443)	(2,047)	(2,514)	11,965	11,965
Total				\$1,199,522	\$49,267	(\$32,118)	(\$150,749)	(\$117,831)	\$948,092	\$948,092

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	12.950%	6.29-18.26%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Charles Costello, Jr.
Special Master Worklife

Year	Age	Time Frame	Projected Pension	Vested Pension	Taxes	Consumption	Net Loss	PV of Net Loss
2001	46	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	47	1.31	0	0	0	0	0	0
2003	48	2.31	0	0	0	0	0	0
2004	49	3.31	0	0	0	0	0	0
2005	50	4.31	0	0	0	0	0	0
2006	51	5.31	0	0	0	0	0	0
2007	52	6.31	0	0	0	0	0	0
2008	53	7.31	0	0	0	0	0	0
2009	54	8.31	0	0	0	0	0	0
2010	55	9.31	0	0	0	0	0	0
2011	56	10.31	0	0	0	0	0	0
2012	57	11.31	0	0	0	0	0	0
2013	58	12.31	0	0	0	0	0	0
2014	59	13.31	0	0	0	0	0	0
2015	60	14.31	0	0	0	0	0	0
2016	61	15.31	0	0	0	0	0	0
2017	62	16.31	0	0	0	0	0	0
2018	63	17.31	0	0	0	0	0	0
2019	64	18.31	0	0	0	0	0	0
2020	65	19.31	53,942	(16,402)	(4,861)	(5,968)	26,710	26,164
2021	66	20.31	64,731	(19,682)	(5,834)	(7,162)	32,053	30,219
2022	67	21.31	64,731	(19,682)	(5,834)	(7,162)	32,053	29,085
2023	68	22.31	64,731	(19,682)	(5,834)	(7,162)	32,053	27,993
2024	69	23.31	64,731	(19,682)	(5,834)	(7,162)	32,053	26,942
2025	70	24.31	64,731	(19,682)	(5,834)	(7,162)	32,053	25,931
2026	71	25.31	64,731	(19,682)	(5,834)	(7,162)	32,053	24,957
2027	72	26.31	64,731	(19,682)	(5,834)	(7,162)	32,053	24,021
2028	73	27.31	64,731	(19,682)	(5,834)	(7,162)	32,053	23,119
2029	74	28.31	64,731	(19,682)	(5,834)	(7,162)	32,053	22,251
2030	75	29.31	64,731	(19,682)	(5,834)	(7,162)	32,053	21,416
2031	76	30.31	64,731	(19,682)	(5,834)	(7,162)	32,053	20,612
2032	77	31.31	64,731	(19,682)	(5,834)	(7,162)	32,053	19,838
2033	78	32.31	64,731	(19,682)	(5,834)	(7,162)	32,053	19,094
2034	79	32.97	43,154	(13,121)	(3,889)	(4,775)	21,369	12,329
Total			\$938,599	(\$285,389)	(\$84,591)	(\$103,853)	\$464,767	\$353,971

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Charles Costello, Jr.

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	46	0.31			\$0	\$0
2002	47	1.31			0	0
2003	48	2.31			0	0
2004	49	3.31			0	0
2005	50	4.31			0	0
2006	51	5.31			0	0
2007	52	6.31			0	0
2008	53	7.31			0	0
2009	54	8.31			0	0
2010	55	9.31			0	0
2011	56	10.31			0	0
2012	57	11.31			0	0
2013	58	12.31			0	0
2014	59	13.31			0	0
2015	60	14.31			0	0
2016	61	15.31			0	0
2017	62	16.31			0	0
2018	63	17.31			0	0
2019	64	18.31			0	0
2020	65	19.31			0	0
2021	66	20.31			0	0
2022	67	21.31			0	0
2023	68	22.31			0	0
2024	69	23.31			0	0
2025	70	24.31			0	0
2026	71	25.31			0	0
2027	72	26.31			0	0
2028	73	27.31			0	0
2029	74	28.31			0	0
2030	75	29.31			0	0
2031	76	30.31			0	0
2032	77	31.31			0	0
2033	78	32.31			0	0
2034	79	33.31			0	0
2035	80	34.31			0	0
2036	81	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-2

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Tara E. Debek**

January 7, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **Albert C. Ovedovitz, Ph.D.** dated **April 1, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **Mr. Ovedovitz's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **Ovedovitz** and, therefore, they will not be restated here.

The update of **Ovedovitz's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
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- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. TARA E. DEBEK

	PRESENT VALUE
Present Value of Lost Earnings	\$3,076,174
Present Value of Retirement Benefits	0
Present Value of Lost Replacement Services	0
Total	\$3,076,174

Base Salary	Unempl.	Tax Rate	Pers. Consump.
66,374	3.0%	17.550%	12.030%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. TARA E. DEBEK
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	34	0.31	\$66,374	\$13,470	\$0	(\$11,649)	(\$6,583)	\$61,612	\$61,612
2002	35	1.31	70,614	13,856	(2,089)	(12,021)	(6,794)	63,566	63,566
2003	36	2.31	75,125	14,257	(2,211)	(12,789)	(7,228)	67,154	67,154
2004	37	3.31	79,924	14,674	(2,340)	(13,606)	(7,690)	70,963	70,963
2005	38	4.31	85,030	15,108	(2,477)	(14,475)	(8,181)	75,005	75,005
2006	39	5.31	90,462	15,559	(2,622)	(15,400)	(8,704)	79,295	79,295
2007	40	6.31	96,240	16,029	(2,777)	(16,383)	(9,259)	83,849	83,849
2008	41	7.31	102,388	16,519	(2,941)	(17,430)	(9,851)	88,685	88,685
2009	42	8.31	108,929	17,029	(3,116)	(18,544)	(10,480)	93,819	93,819
2010	43	9.31	115,887	17,561	(3,301)	(19,728)	(11,150)	99,269	99,269
2011	44	10.31	123,290	18,115	(3,498)	(20,988)	(11,862)	105,057	105,057
2012	45	11.31	131,166	18,694	(3,707)	(22,329)	(12,620)	111,204	111,204
2013	46	12.31	139,545	19,298	(3,929)	(23,755)	(13,426)	117,733	117,733
2014	47	13.31	148,459	19,929	(4,165)	(25,273)	(14,283)	124,667	124,667
2015	48	14.31	157,942	20,588	(4,416)	(26,887)	(15,196)	132,031	132,031
2016	49	15.31	168,032	21,277	(4,683)	(28,605)	(16,167)	139,855	139,855
2017	50	16.31	178,765	21,998	(4,966)	(30,432)	(17,199)	148,166	148,166
2018	51	17.31	190,185	22,751	(5,267)	(32,376)	(18,298)	156,995	156,995
2019	52	18.31	202,334	23,540	(5,587)	(34,444)	(19,467)	166,376	166,376
2020	53	19.31	215,259	24,366	(5,927)	(36,645)	(20,710)	176,343	172,736
2021	54	20.31	229,010	25,231	(6,289)	(38,986)	(22,033)	186,933	176,237
2022	55	21.31	243,639	26,138	(6,673)	(41,476)	(23,441)	198,187	179,834
2023	56	22.31	259,203	27,088	(7,081)	(44,125)	(24,938)	210,146	183,527
2024	57	23.31	275,766	28,085	(7,516)	(46,945)	(26,532)	222,858	187,324
2025	58	24.31	293,376	29,131	(7,977)	(49,943)	(28,226)	236,361	191,216
Total			\$3,846,944	\$500,291	(\$105,554)	(\$655,234)	(\$370,319)	\$3,216,128	\$3,076,174

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	17.550%	12.030%	0.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS**MRS. TARA E. DEBEK**

SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	401(k)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	34	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	35	1.31	0	0	0	0	0	0
2003	36	2.31	0	0	0	0	0	0
2004	37	3.31	0	0	0	0	0	0
2005	38	4.31	0	0	0	0	0	0
2006	39	5.31	0	0	0	0	0	0
2007	40	6.31	0	0	0	0	0	0
2008	41	7.31	0	0	0	0	0	0
2009	42	8.31	0	0	0	0	0	0
2010	43	9.31	0	0	0	0	0	0
2011	44	10.31	0	0	0	0	0	0
2012	45	11.31	0	0	0	0	0	0
2013	46	12.31	0	0	0	0	0	0
2014	47	13.31	0	0	0	0	0	0
2015	48	14.31	0	0	0	0	0	0
2016	49	15.31	0	0	0	0	0	0
2017	50	16.31	0	0	0	0	0	0
2018	51	17.31	0	0	0	0	0	0
2019	52	18.31	0	0	0	0	0	0
2020	53	19.31	0	0	0	0	0	0
2021	54	20.31	0	0	0	0	0	0
2022	55	21.31	0	0	0	0	0	0
2023	56	22.31	0	0	0	0	0	0
2024	57	23.31	0	0	0	0	0	0
2025	58	24.31	0	0	0	0	0	0
2026	59	25.31	0	0	0	0	0	0
2027	60	26.31	0	0	0	0	0	0
2028	61	27.31	0	0	0	0	0	0
2029	62	28.31	0	0	0	0	0	0
2030	63	29.31	0	0	0	0	0	0
2031	64	30.31	0	0	0	0	0	0
2032	65	31.31	0	0	0	0	0	0
2033	66	32.31	0	0	0	0	0	0
2034	67	33.31	0	0	0	0	0	0
2035	68	33.89	0	0	0	0	0	0
Total			\$0	\$0	\$0	\$0	\$0	\$0

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MRS. TARA E. DEBEK

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	34	0.31			\$0	\$0
2002	35	1.31			0	0
2003	36	2.31			0	0
2004	37	3.31			0	0
2005	38	4.31			0	0
2006	39	5.31			0	0
2007	40	6.31			0	0
2008	41	7.31			0	0
2009	42	8.31			0	0
2010	43	9.31			0	0
2011	44	10.31			0	0
2012	45	11.31			0	0
2013	46	12.31			0	0
2014	47	13.31			0	0
2015	48	14.31			0	0
2016	49	15.31			0	0
2017	50	16.31			0	0
2018	51	17.31			0	0
2019	52	18.31			0	0
2020	53	19.31			0	0
2021	54	20.31			0	0
2022	55	21.31			0	0
2023	56	22.31			0	0
2024	57	23.31			0	0
2025	58	24.31			0	0
2026	59	25.31			0	0
2027	60	26.31			0	0
2028	61	27.31			0	0
2029	62	28.31			0	0
2030	63	29.31			0	0
2031	64	30.31			0	0
2032	65	31.31			0	0
2033	66	32.31			0	0
2034	67	33.31			0	0
2035	68	34.31			0	0
2036	69	35.06			0	0
Total			\$0	\$0	\$0	\$0